

Debtor 1 BUNNY G CARNS

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 14-70208JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account 3 7 8 0

Property Address: 213 WEST LLOYD ST  
EBENSBURG PA 15931

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$942.08

The next postpetition payment is due on

7 / 1 / 2019  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 09/12/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

**BUNNY G CARNS**  
Name

Case number (if known) **14-70208JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
08/26/2014	0907614	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,806.13
09/29/2014	0911739	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	747.12
10/29/2014	0915765	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	769.78
11/24/2014	0919883	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	782.18
12/22/2014	0924485	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	789.11
01/27/2015	0928533	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,223.11
02/24/2015	0932601	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	818.48
03/26/2015	0936678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	820.24
04/24/2015	0940870	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	885.73
05/26/2015	0944947	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	932.38
06/23/2015	0948913	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	965.96
07/28/2015	0952966	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,490.08
08/26/2015	0957013	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	997.17
09/28/2015	0960918	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	504.51
10/26/2015	0964877	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,530.66
11/24/2015	0969038	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,021.71
12/22/2015	0973049	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,027.56
01/26/2016	0977097	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,538.32
02/24/2016	0981028	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,028.13
03/28/2016	0985080	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,027.57
04/22/2016	0989280	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	988.07
06/27/2016	1001997	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,083.93
07/26/2016	1005968	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,054.90
08/26/2016	1009964	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,562.01
09/27/2016	1013985	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	973.29
10/26/2016	1017858	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	938.83
11/21/2016	1021167	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	938.83
04/21/2017	1038077	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	957.52
05/25/2017	1041355	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	4,720.94
06/27/2017	1044740	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
07/25/2017	1048061	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
08/25/2017	1051395	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
09/26/2017	1054723	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
10/25/2017	1058082	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
11/21/2017	1061357	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
12/21/2017	1064637	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
01/25/2018	1068075	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
02/23/2018	1071250	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
03/28/2018	1074445	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
04/24/2018	1077680	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
05/25/2018	1080941	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.41
07/26/2018	1087305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,867.71
08/28/2018	1090519	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	943.62
09/25/2018	1093651	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	837.73
11/27/2018	1100039	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	481.89
12/21/2018	1103144	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	991.96
01/25/2019	1106351	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,010.55
02/25/2019	1109602	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,088.15
03/25/2019	1112895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,041.34
08/27/2019	1129898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	3,972.07
				<hr/> 58,516.19

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BUNNY G CARNS  
213 WEST LLOYD STREET  
EBENSBURG, PA 15931

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
POB 211  
LIGONIER, PA 15658

M & T BANK  
7TH FL PAYMENT PROCESSING  
ONE FOUNTAIN PLAZA  
BUFFALO, NY 14203-1495

M & T BANK/CREDIT CORP  
ATTN: BANKRUPTCY OPERATIONS  
1100 WEHRLE DR  
WILLIAMSVILLE, NY 14221

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

9/12/19

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee